



Westchester Institute  
for Human Development

<https://www.wihd.org>

*Welcome!*

Community Support Network

# *SUPPLEMENTAL SECURITY INCOME (SSI) BASICS*

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**Tips, Tricks and How to make it work**



# DISCLAIMER

- **This presentation is provided for educational purposes only and shall not constitute the provision of professional, legal, tax or other advice. Community Support Network shall have no liability for errors, incorrect information, or inapplicability of information provided to any particular attendee.**



# Session Agenda

- **Provide a brief overview of the Supplemental Security Income application process**
- **Offer tips to help parents complete an effective application**
- **Discuss the eligibility requirements**
- **Answer participants' questions**



# What is SSI and SSDI?

The Social Security Administration (SSA) is a federal agency that administers two benefit programs known as

**Title XVI: Supplemental Security Income (SSI)**

**Title II: Social Security Disability Income (SSDI)**



# Title XVI Supplemental Security Income (SSI)

**SSI is a federal income supplement program funded by general tax revenues (not social security taxes)**

**SSI benefits are paid to individuals who need supplemental income if they are 65 or older or if they have a disability.**

**Maximum Benefit for 2023 (\$914).**

**NYS supplement 2023 (\$87)**

**Total maximum benefit (SSI + NYS supplement = \$1,001)**

**It provides cash to meet basic needs for food, clothing and shelter**

**Resource test**



# **Title II Social Security Disability Insurance (SSDI)**

**Title II benefits are paid to individuals with disabilities, and their dependents, who have been employed and paid Social Security taxes**

**It offers monthly Social Security Disability payments to people under 65 who have qualifying disabilities and sufficient work credits**

**No resource test**



# Social Security for the Disabled Adult Child

- An adult with a disability who does not have sufficient social security covered work history or insured status may receive SSDI benefits based on their parents' insured status.
- To be eligible for SSDI benefits as a DAC (disabled adult child) a person must
  - Be 18 years or older
  - Become totally and permanently disabled before age 22, and
  - Be a dependent of an insured worker who is either disabled, retired or deceased



# The Definition of Disability?

- **The SSA defines disability for both programs as the inability to engage in substantial gainful activity (SGA) (work) because of**
- **Diagnosis**
- **Physical or Mental impairment**
- **Must last more than 12 months or result in death**
- **Children – physical or mental condition(s) that very seriously limit his or her activities**



# Title XV1 / 11 Comparison Chart

## SSI Title XV1

- **No waiting period**
- **No retroactivity beyond the original application date**
- **Needs based**

## SSDI Title 11

- **5 month waiting period**
- **Up to 12 months retroactivity**
- **Must meet insured status**
- **No resource test**



# Basic Conditions for the Disability Requirement

- The individual must have a disability that can be documented by a qualified medical examiner.
- The person's disability must be expected to last 12 or more months or be expected to result in death
- The individual cannot be working at the time of the application or
- If working, not earning more than the SGA level (2023 - \$1470 per month, if blind \$2460) except students who can earn up to \$2220 per month or \$8950 annually
- Meet the income and resource test



# Eligibility Determination is a Two-Step Process

- ✓ **Application and interview**
- ✓ **Definitive medical determination by the Disability Determination Service**



# Disability Determination Service (DDS)

- **The state DDS makes the disability decision for the SSA. In making the disability determination, DDS workers will ask an individual's doctors and other treatment sources for a medical history of their condition:**
  - **What is wrong**
  - **When did it begin**
  - **What do medical tests indicate**
  - **What treatment has been given**



# Things Needed for SSI Application

- **Social Security Number**
  - **Proof of age (birth certificate, passport)**
  - **Proof of citizenship or Documented Status (Permanent Resident Card)**
  - **Proof of resources (bank statement, deed, burial contract, CD, stocks, bonds, trust if 1st party, title or registration for vehicle)**
  - **Life Insurance and burial policy information**
  - **Proof of living arrangement (lease)**
  - **Name, date of birth and social security # for all household members**
- Information of household cost of rent, mortgage, latest tax bills if home is owned, food and utilities**
- Legal documents: marriage certificates, divorce papers, adoption papers**



# Things Needed for SSI Application cont'd

## WORK HISTORY

Job title, description of duties, type of business, name of employer, hours worked per day, per week

- **MEDICAL SOURCES**

- Medical reports (name, telephone #s, and addresses of doctors)

- Name of prescription and non-prescription medication taken

- **SCHOOL RECORDS**

- Name and address of school. Name of most recent teacher/counselor

- IEP

- References to speak to how diagnosis affects condition



# Income and Resource test

**SSI resource limitations are set by statute and a person's countable real or personal property (including cash) must not exceed \$2000 to qualify**

**Income includes both earned income (monthly gross earnings) and unearned income such as:-**

**Stocks**

**Bonds**

**Child Support**

**1st party Trust**



# IN-KIND SUPPORT

- **In Kind support and maintenance is unearned income in the form of food, clothing or shelter that is given to an individual or that an individual receives because someone else pays for it.**
- **Persons over the age of 18 living in another's household and receiving both food and shelter from within the household are considered to be receiving in-kind support**
- **A determination of in-kind support will reduce the benefit by 1/3**



# EXPEDITING A CLAIM

- **Provide all information for application**
- **Provide supplemental statements (SSA795) to aid determination of SGA**
- **Contact each provider and follow up until they file appropriate forms with SSA copying you or your representative**
- **Consider appointing a representative (SSA1696 SUP1)**
- **Check the status of claim**
- **Respond promptly to all queries and notices**



# Q&A: What questions do you have?



# Resources

SSA Redbook: A guide to work incentives <https://www.ssa.gov/redbook/>

SSA Bluebook: A guide to adult listing of impairments <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

SSI Benefits: <https://www.ssa.gov/benefits/ssi/>

What you Need to know about Supplemental Security Income when you turn 18 <https://www.ssa.gov/pubs/EN-05-11005.pdf>

SSA phone #: 1800 772 1213



# RESOURCES CONTINUED

- SSA POMS (Program Operation Manual System)

## Supplemental Security Income

Supplemental form SSA 795 form for testimonial on impact of disability on ability to work

Representative form form ssa 1996 https://ww

- Request for Reconsideration SSA 561



# Thanks for Participating. You ARE doing enough!

Community Support Network at WIHD [www.wihdcsn.org](http://www.wihdcsn.org)

**Main Email:** [csn@wihd.org](mailto:csn@wihd.org)

**Main Phone:** 914-493-8119

or

**Debbie Goddard:** [dgoddard@wihd.org](mailto:dgoddard@wihd.org)



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